

**Information to identify the case:**

Debtor 1 Renee M. Sudano  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

United States Bankruptcy Court  
**WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-23738-GLT**

Social Security number or ITIN **xxx-xx-3932**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

Date case filed for chapter **13 9/18/17**

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/15**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Renee M. Sudano	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	512 Ore Street Ellwood City, PA 16117	
<b>4. Debtor's attorney</b> Name and address	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412-613-2133
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 10/13/17

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at [www.pacer.gov](http://www.pacer.gov).

**Photo ID/Delays:** For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

**For more information, see page 2**

Debtor Renee M. Sudano

Case number 17-23738-GLT

<b>7. Meeting of creditors</b>	<b>November 13, 2017 at 03:00 PM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
<b>Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting</b>		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 1/12/18
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> Filing deadline: 2/12/18</p> <p><b>Deadline for governmental units to file a proof of claim:</b> Filing deadline: 3/17/18</p>		
<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<p>The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of creditors.</p> <p>Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend.</p> <p>The hearing on confirmation will be held on: <b>11/13/17 at 03:00 PM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b></p>		
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Renee M. Sudano  
 Debtor

Case No. 17-23738-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db +Renee M. Sudano, 512 Ore Street, Ellwood City, PA 16117-1033  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
       Philadelphia, PA 19106-1541  
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14694668 +Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road,  
       Anaheim, CA 92806-5948  
 14694676 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
       (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)  
 14709252 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
       (address filed with court: Columbia Gas of Pa., P.O. Box 117, Columbus, OH 43216)  
 14694674 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 2,  
       Anaheim, CA 92806-5951  
 14694677 +Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513  
 14694678 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 14694682 DirecTV, LLC, c/o American Infosource, LP as agent, P.O. Box 5008,  
       Carol Stream, IL 60197-5008  
 14694683 +ECMC, 101 East Fifth Street, Saint Paul, MN 55101-7515  
 14694684 +Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499  
 14709253 +Ellwood Electric, 525 Lawrence Avenue, Ellwood City, PA 16117-8528  
 14694686 +KML Law Group, Suite 5000 - Mellon Independence Center, 701 Market Street,  
       Philadelphia, PA 19106-1538  
 14694687 +Lawrence County DRS, 430 Court Street, New Castle, PA 16101-3558  
 14694690 +Med Express Urgent Care, 870 Rostraver Road, Belle Vernon, PA 15012-1945  
 14694691 +Pa SCDU, P.O. Box 69110, Harrisburg, PA 17106-9110  
 14694693 +Prober & Raphael, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207  
 14694694 +Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182  
 14694695 #+Robert Sudano, 228 Hazel Avenue, Ellwood City, PA 16117-1042  
 14694697 +U.S. Dept. of HUD, 451 7th Street, S.W., Washington, DC 20410-0001  
 14694699 +Walton Financial, 505 Lawrence Street, Ellwood City, PA 16117-1927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: m.s.geisler@att.net Oct 14 2017 00:58:12 Michael S. Geisler,  
       201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2017 00:58:31 Pennsylvania Dept. of Revenue,  
       Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
       Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 14 2017 00:58:43  
       Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
       Pittsburgh, PA 15222-3721  
 cr +EDI: AISACG.COM Oct 14 2017 00:53:00 Capital One Auto Finance, a division of Capital On,  
       c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016,  
       UNITED STATES 75016-5028  
 14694665 EDI: RESURGENT.COM Oct 14 2017 00:53:00 Ashley Funding Services, LLC,  
       c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
 14694666 EDI: BANKAMER.COM Oct 14 2017 00:53:00 Bank of America, P.O. Box 982235,  
       El Paso, TX 79998  
 14694667 +EDI: BANKAMER.COM Oct 14 2017 00:53:00 Bank of America, 450 American Street,  
       Simi Valley, CA 93065-6285  
 14694669 +E-mail/Text: banko@berkscredit.com Oct 14 2017 00:58:23 Berks Credit & Collections,  
       900 Corporate Drive, Reading, PA 19605-3340  
 14694673 EDI: CAPITALONE.COM Oct 14 2017 00:53:00 Capital One Bank (USA), N.A.,  
       15000 Capital One Drive, Richmond, VA 23238  
 14694675 E-mail/Text: bankruptcy@jdbyrider.com Oct 14 2017 00:59:05 CNAC IN101,  
       12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424  
 14694671 +EDI: AISACG.COM Oct 14 2017 00:53:00 Capital One Auto Finance,  
       c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 14694670 +EDI: CAPONEAUTO.COM Oct 14 2017 00:53:00 Capital One Auto Finance, 3901 Dallas Parkway,  
       Plano, TX 75093-7864  
 14694672 EDI: CAPITALONE.COM Oct 14 2017 00:53:00 Capital One Bank (USA), N.A., P.O. Box 71083,  
       Charlotte, NC 28272-1083  
 14694679 +EDI: CCS.COM Oct 14 2017 00:53:00 Credit Collection Service, P.O. Box 607,  
       Norwood, MA 02062-0607  
 14694680 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 14 2017 00:58:54 Credit Management Co.,  
       2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14694681 +EDI: RCSFNBMARIN.COM Oct 14 2017 00:53:00 Credit One Bank, P.O. Box 98875,  
       Las Vegas, NV 89193-8875  
 14694685 +EDI: AMINFOFP.COM Oct 14 2017 00:53:00 First Premier Bank, 601 S. Minnesota Avenue,  
       Sioux Falls, SD 57104-4868  
 14694688 EDI: RESURGENT.COM Oct 14 2017 00:53:00 LNNV Funding, LLC, c/o Resurgent Capital Services,  
       P.O. Box 10587, Greenville, SC 29603-0587  
 14694689 +EDI: RESURGENT.COM Oct 14 2017 00:53:00 LVNV Funding, LLC, P.O. Box 10497,  
       Greenville, SC 29603-0497  
 14695291 +EDI: PRA.COM Oct 14 2017 00:53:00 PRA Receivables Management, LLC, PO Box 41021,  
       Norfolk, VA 23541-1021

District/off: 0315-2

User: aala  
Form ID: 309I

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Oct 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14709254 E-mail/Text: csc.bankruptcy@amwater.com Oct 14 2017 00:59:05 Pa-American Water Co.,  
P.O. Box 578, Alton, IL 62002-0578  
14694692 +EDI: JEFFERSONCAP.COM Oct 14 2017 00:53:00 Premier Bankcard, LLC,  
c/o Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302-7999  
14694696 +E-mail/Text: bankruptcydepartment@tsico.com Oct 14 2017 00:59:02 Transworld Systems, Inc.,  
507 Prudential Road, Horsham, PA 19044-2308  
14694698 EDI: VERIZONEAST.COM Oct 14 2017 00:53:00 Verizon, 500 Technology Drive, Suite 300,  
Weldon Spring, MO 63304-2225

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 13, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Michael S. Geisler on behalf of Debtor Renee M. Sudano m.s.geisler@att.net,  
msgeis@yahoo.com; michaelgeisler13@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trusteevdpa.com

TOTAL: 4